
SO ORDERED,



A handwritten signature in black ink that reads "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI

IN RE: Robbie Earl Roberts
Tammy Renee Roberts, Debtors

Case No. 25-10189-SDM
Chapter 13

ORDER CONFIRMING CHAPTER 13 PLAN

The debtors' plan was filed on 01/22/2025 and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

IT IS ORDERED THAT:

1. The debtors' chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
 - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
 - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtors' attorney is awarded a fee in the amount of \$4,000.00 of which \$4,000.00 is due and payable from the estate.

##END OF ORDER##

Approved:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469) Attorney for the Debtor

Submitted by:

Locke D. Barkley, Ch. 13 Trustee
6360 I-55 N, Ste 140
Jackson, MS 39211
(601) 355-6661

Fill in this information to identify your case:

Debtor 1	Robbie Earl Roberts Full Name (First, Middle, Last)
Debtor 2 (Spouse, if filing)	Tammy Renee Roberts Full Name (First, Middle, Last)
United States Bankruptcy Court for the	NORTHERN DISTRICT OF MISSISSIPPI
Case number: (If known)	

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 36 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay 44.00 (☐ monthly, ☐ semi-monthly, ☒ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Cannon Motors
904 N Davis Ave
Cleveland MS 38732-0000

Debtor **Robbie Earl Roberts** Case number _____
Tammy Renee Roberts

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows: _____

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.1(a) Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to **Guaranty Bank & Trust**
Beginning **February 2025** @ **\$432.81** ☐ Plan ☒ Direct. Includes escrow ☒ Yes ☐ No

-NONE- Mtg arrears to _____ Through _____

3.1(b) ☒ **Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**
address: _____

Mtg pmts to _____
Beginning _____ month @ _____ Plan _____ Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to _____ Through _____

3.1(c) ☐ **Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: _____ Int. Rate*: _____

Property Address: _____
Principal Balance to be paid with interest at the rate above: _____
(as stated in Part 2 of the Mortgage Proof of Claim Attachment)
Portion of claim to be paid without interest: \$ _____
(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ _____ **-NONE-** /month, beginning _____ month .

Debtor **Robbie Earl Roberts** Case number _____
Tammy Renee Roberts

(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District
Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Tower Loan	3,477.71	2017 Troy Bilt 46" riding mower	\$700.00	\$700.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
1st Franklin Financial	Household Goods

Debtor	Robbie Earl Roberts Tammy Renee Roberts	Case number	
	<hr/>		<hr/>
	Name of Creditor	Household Goods	Collateral
	World Finance		

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: **4,000.00**

Total attorney fee charged: **\$4,000.00**

Attorney fee previously paid: **\$0.00**

Attorney fee to be paid in plan per confirmation order: **\$4,000.00**

☐ Hourly fee: \$____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☒ The sum of \$ **1,284.33**

☐ _____% of the total amount of these claims, an estimated payment of \$____

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$1,267.50**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

Debtor **Robbie Earl Roberts** Case number _____
Tammy Renee Roberts

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.*

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☐ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Credit Acceptance to be paid direct on the 2017 GMC Terrain as a long-term debt. Contract was entered into 1/2025 for 63 months. Not attempting to discharge debt through bankruptcy.

If applicable, ad valorem taxes, past/present/future, if not paid by the mortgage company, shall be paid direct to the taxing authority by the Debtor and not paid through the Chapter 13 Plan.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X **/s/ Robbie Earl Roberts**
Robbie Earl Roberts
Signature of Debtor 1

Executed on **January 22, 2025**

513 Beaverdam Rd
Address
Indianola MS 38751-0000
City, State, and Zip Code

Telephone Number

X **/s/ Tammy Renee Roberts**
Tammy Renee Roberts
Signature of Debtor 2

Executed on **January 22, 2025**

513 Beaverdam Rd
Address
Indianola MS 38751-0000
City, State, and Zip Code

Telephone Number

X **/s/ Thomas C. Rollins, Jr.**
Thomas C. Rollins, Jr. 103469
Signature of Attorney for Debtor(s)
P.O. Box 13767
Jackson, MS 39236
Address, City, State, and Zip Code
601-500-5533
Telephone Number
trollins@therollinsfirm.com
Email Address

Date **January 22, 2025**

103469 MS
MS Bar Number

In re:
Robbie Earl Roberts
Tammy Renee Roberts
Debtors

Case No. 25-10189-SDM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

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Date Rcvd: Apr 24, 2025

Form ID: pdf0004

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robbie Earl Roberts, Tammy Renee Roberts, 513 Beaverdam Rd, Indianola, MS 38751-9658
4511699	+ Community Choice, 612 N Sunflower Ave, Indianola, MS 38751-2333
4535337	+ FinWise Bank, c/o Opportunity Financial, LLC, P.O. Box 5040, Fredericksburg, VA 22403-0640
4511704	+ Greenville Clinic, 1502 S Colorado St, Greenville, MS 38703-7219
4520419	+ Jonathan W Davis, 117 Main Street, Indianola, MS 38751-2849
4511710	+ Money Man, 1001 Hwy 82 E, Indianola, MS 38751-2327
4511712	+ Paul McDaniel, 2040 Nunn Ln, Ethel, MS 39067-5892
4511713	+ Sunflower Lumber, 204 Hwy 82 W, Indianola, MS 38751-2133

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4511695	Email/Text: bankruptcy@1ffc.com	Apr 24 2025 23:21:00	1st Franklin Financial, Attn: Bankruptcy, 135 East Tugalo St, Toccoa, GA 30577
4517217	+ Email/Text: bankruptcy@1ffc.com	Apr 24 2025 23:21:00	1st Franklin Financial Corporation, ATTN: Admin Services, PO BOX 880, Toccoa, GA 30577-0880
4530704	+ Email/Text: BNCnotices@dcmservices.com	Apr 24 2025 23:21:00	ACS EMERGENCY SERVICES OF MISSISSIPPI PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
4511696	+ Email/Text: bankruptcyntices@aarons.com	Apr 24 2025 23:21:00	Aaron's, 701 A N Davis Ave, Cleveland, MS 38732-2101
4515650	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 23:21:01	Bolivar Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
4535336	+ Email/Text: bkattorneyntices@gmail.com	Apr 24 2025 23:21:00	Brandon S. Lefkowitz, 29777 Telegraph Road, Suite 2440, Southfield, MI 48034-7667
4511698	+ Email/Text: asanders@nobodybeatsacannondeal.com	Apr 24 2025 23:21:00	CC Finance, PO Box 252, Calhoun City, MS 38916-0252
4540208	Email/Text: ebnnotifications@creditacceptance.com	Apr 24 2025 23:21:00	CREDIT ACCEPTANCE CORPORATION, 25505 W 12 MILE RD, SOUTHFIELD, MI 48034
4527835	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 24 2025 23:21:00	CREDIT ACCEPTANCE CORPORATION, 25505 W 12 MILE RD STE 3000, SOUTHFIELD, MI 48034-8331
4511697	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 24 2025 23:21:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
4516903	+ Email/Text: bkinfo@ccfi.com	Apr 24 2025 23:21:00	Community Choice Financial, 15 Bull Street Suite 200, 15 Bull Street Suite 200, Savannah, GA 31401-2686
4511700	+ Email/Text: bankruptcy@credencerm.com	Apr 24 2025 23:21:00	Credence Resource, Attn: Bankruptcy, Po Box

District/off: 0537-1

User: autodocke

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Date Rcvd: Apr 24, 2025

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Total Noticed: 43

			2300, Southgate, MI 48195-4300
4511701	+ Email/Text: ebnotifications@creditacceptance.com	Apr 24 2025 23:21:00	Credit Acceptance, P.O. Box 5070, Southfield, MI 48086-5070
4512829	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 24 2025 23:21:00	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4511702	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 24 2025 23:20:47	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
4511703	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 24 2025 23:20:53	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4534280	+ Email/Text: bankruptcy@towerloan.com	Apr 24 2025 23:21:00	First Tower Loan, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4511705	+ Email/Text: cgiglio@gbtonline.com	Apr 24 2025 23:21:00	Guaranty Bank & Trust, P.O. Box 657, Belzoni, MS 39038-0657
4515659	+ Email/Text: cgiglio@gbtonline.com	Apr 24 2025 23:21:00	Guaranty Bank & Trust Company, 210 Hayden Street, Belzoni 39038-3636
4515871	Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 23:20:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4511706	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 23:21:01	Lynv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
4511714	Email/Text: info@sunshineloans.com	Apr 24 2025 23:21:00	Sunshine Loans, 631 Lucerne Ave, Ste 56, Lake Worth, FL 33460
4511707	+ Email/Text: MDSBankruptcies@meddatsys.com	Apr 24 2025 23:21:00	Med Data Systems, Attn: Bankruptcy, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
4511708	+ Email/Text: MDSBankruptcies@meddatsys.com	Apr 24 2025 23:21:00	Med Data Systems, 755 West Nasa Boulevard, Melbourne, FL 32901-1815
4511709	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 23:20:46	Merrick Bank, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
4511711	+ Email/Text: opportunitynotices@gmail.com	Apr 24 2025 23:21:00	OppLoans, Attn: Bankruptcy, 130 E Randolph St, Ste 3400, Chicago, IL 60601-6379
4525706	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 24 2025 23:21:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
4512472	Email/Text: bankruptcy@qcholdings.com	Apr 24 2025 23:21:00	Lend Nation, PO BOX 14948, Lenexa, KS 66285
4530460	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 23:21:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL FUNDING LLC, PO Box 788, Kirkland, WA 98083-0788
4529148	+ Email/Text: bncmail@w-legal.com	Apr 24 2025 23:21:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 749 GATEWAY, SUITE G-601, ABILENE, TX 79602-1196
4516904	+ Email/Text: bkinfo@ccfi.com	Apr 24 2025 23:21:00	Speedy/Rapid Cash, 15 Bull Street Suite 200, Savannah, GA 31401-2686
4511715	Email/Text: bankruptcy@towerloan.com	Apr 24 2025 23:21:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
4511716	+ Email/Text: accountservicing@trueaccord.com	Apr 24 2025 23:21:00	Trueaccord, 16011 College Blvd, Lenexa, KS 66219-1366
4511717	+ Email/Text: bk@worldacceptance.com	Apr 24 2025 23:21:14	World Finance, Po Box 6429, Greenville, SC 29606-6429
4517007	+ Email/Text: bk@worldacceptance.com	Apr 24 2025 23:21:14	World Finance Co. c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 35

District/off: 0537-1

User: autodocke

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Date Rcvd: Apr 24, 2025

Form ID: pdf0004

Total Noticed: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

Locke D. Barkley	Ecf_lbarkley13@barkley13.com trusteeMSNB73@ecf.epiqsystems.com
------------------	--

Thomas C. Rollins, Jr.	on behalf of Joint Debtor Tammy Renee Roberts trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubileebk.net;trollins.therollinsfirm.com@recap.email
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Thomas C. Rollins, Jr.	on behalf of Debtor Robbie Earl Roberts trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubileebk.net;trollins.therollinsfirm.com@recap.email
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U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov
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TOTAL: 4